

RECEIVED
CENTRAL FAX CENTER

OCT 26 2006

PTO/SB/97 (08-00)

Approved for use through 10/31/2002, OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

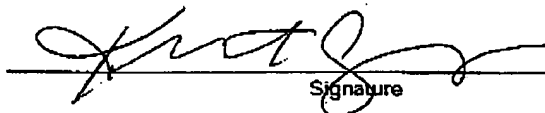
Glenn Patent Group
3475 Edison Way, Ste. 1
Menlo Park, CA 94028
Tel. (650) 474-8400
Fax. (650) 474-8401
Customer No. 22,862

Certificate of Transmission under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the
United States Patent and Trademark Office

on October 26, 2006
Date

Attn: Examiner Elda G. Milef
Fax: (571) 273-8300
From: GLENN PATENT GROUP
Tel: (650) 474-8400
Fax: (650) 474-8401



Signature

Kristianne Serrano

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

Re: Serial No. 09/919,074
Atty. Docket No. ISAA0007
TOTAL PAGES (incl. cover sheet) - 9
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Election response (8 pages).

Burden Hour Statement: This form is estimated to take 0.03 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED
CENTRAL FAX CENTER Serial No. 09/919,074

OCT 26, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoadley et al.

Docket No.: ISAA0007

5 Serial No. : 09/919,074

Art Unit: 3628

Filed: July 30, 2001

Examiner: Millef, Elda G.

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

10

October 26, 2006

Commissioner for Patents
Mail Stop Amendment
15 P.O. Box 1450
Alexandria, VA 22313-1450

20

ELECTION REPONSE

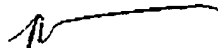
Sir:

25 This Amendment is responsive to the Office Action, date mailed 26 September
2006, for the above-identified patent application.

Election

30 Applicant hereby elects Species (1), which reads on Claims 1-3, 8-15, and 20-
26. The election is made without traverse.

Respectfully Submitted,



35

Michael A. Glenn
Reg. No. 30,176

Customer No. 22862